

Information to identify the case:

Debtor 1

Carli N. Spires

Social Security number or ITIN xxx-xx-5145

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **16-33318-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carli N. Spires

7/7/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carli N. Spires
Debtor

Case No. 16-33318-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 07, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	Carli N. Spires, 32 Brockton Rd, Hamilton, NJ 08619-3040
cr	+ U.S. Bank Trust National Association, as Trustee o, LOGS Legal Group LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
516536752	CARUSO PHYSICAL THERAPY &NUTRITIONAL LL, 1278 Yardville Allentown Rd Ste 3, Allentown, NJ 08501-1866
516536755	NJ Spine and Pain Center Inc, 2109 Klockner Rd # 2111, Hamilton, NJ 08690-3403
516536759	VISA WELLS FARGO, PO Box 5284, Carol Stream, IL 60197-5284

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 07 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516536751	EDI: RMSC.COM	Jul 08 2022 00:33:00	CARECREDITS/SYNCHRONY BANK, PO Box 960061, Orlando, FL 32896-0061
516536754	+ EDI: CITICORP.COM	Jul 08 2022 00:33:00	MACY'S, PO Box 9001108, Louisville, KY 40290-1108
516750477	EDI: Q3G.COM	Jul 08 2022 00:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516536753	EDI: CITICORP.COM	Jul 08 2022 00:33:00	HOME DEPOT, PO Box 9001010, Louisville, KY 40290-1010
516788682	EDI: PRA.COM	Jul 08 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516536756	Email/Text: amanda@cascollects.com	Jul 07 2022 20:34:00	St Francis Medical Center, c/o capital collection services, PO Box 150, West Berlin, NJ 08091-0150
516536757	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 07 2022 20:33:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
516556397	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 07 2022 20:33:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519187851	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 07 2022 20:33:00	U.S. Bank Trust National Association, as Trustee, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, U.S. Bank Trust National Association, as, c/o Carrington Mortgage Services, LLC 92806-5948
519187850	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 07 2022 20:33:00	U.S. Bank Trust National Association, as Trustee, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

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516536758	EDI: USAA.COM	Jul 08 2022 00:33:00	USAA VISA SIGNATURE, 10750 McDermott Fwy, San Antonio, TX 78288-0002
516768526	+ Email/Text: RASEBN@raslg.com	Jul 07 2022 20:33:00	USAA Savings Bank, c/o Robertson, Anschutz, Schneid, Crane & P, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516536760	EDI: WFFC.COM	Jul 08 2022 00:33:00	WELLS FARGO HOME MORTGAGE, PO Box 11701, Newark, NJ 07101-4701
516583544	+ EDI: WFHOME	Jul 08 2022 00:33:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516776507	EDI: WFCCSBK	Jul 08 2022 00:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Towd Point Master Funding Trust 2021-PM1 ewassall@logs.com njbankruptcyntifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank Trust National Association as Trustee of TPMFT 2021-PM1 ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com informationathnk@aol.com

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Robert G. Swan

on behalf of Debtor Carli N. Spires lawofficeofrswan@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9